

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant	: Daniel Lee Hamilton, et al.		
Title	: PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION TECHNIQUE		
TC/AU	: 3696		
Examiner	: John A. Anderson		
Docket No.	: 23952-0108		
Customer No.	: 72386		

INFORMATION DISCLOSURE STATEMENT

VIA EFS-WEB

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The citation of information on the attached form PTO/SB/08A (1449/PTO), "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement under 37 CFR 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith.

The citation of this information does not constitute an admission that any of the materials are available as a reference or of priority, or a waiver of any right applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Pursuant to 37 C.F.R. § 1.97(c)(2), Applicants submit herewith the filing fee in the amount of \$180.00 associated with the present filing. Applicants hereby authorize the Commissioner to charge Deposit Account 19-5029 to cover this fee. The Commissioner is also hereby authorized to charge any additional fees associated with this filing or credit any overpayment to Deposit Account 19-5029.

Respectfully submitted,

/Rhett S. White/

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Date: **July 15, 2009**

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